

DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after allowance or after an Office action under *Ex Parte Quayle*, 25 USPQ 74, 453 O.G. 213 (Comm'r Pat. 1935). Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, prosecution in this application has been reopened pursuant to 37 CFR 1.114. Applicant's submission filed on May 10, 2010 has been entered.
2. Claims **1-12** are pending in this application.

Information Disclosure Statement

3. The information disclosure statement (IDS) submitted on May 10, 2010 is in compliance with the provisions of 37 CFR 1.97. Accordingly, the information disclosure statement is being considered by the examiner.

Allowable Subject Matter/Reasons for Allowance

4. Claims **1, 5, and 9** are allowed over the prior arts cited records.
The closest prior arts are:
 - 1) Jones (5,239,462) discloses a method and apparatus for the real-time automatic determination of the approval status of a potential borrower of a loan includes transmitting by facsimile transmission an image of a form that includes predefined

information applicable to the potential borrower coded in spaces at predetermined locations to a control location; automatically receiving the image of the form by facsimile transmission at the control location; automatically scanning and interpreting the image of the form to decode the predefined information applicable to the potential borrower; automatically determining the approval status of the potential borrower according to criteria provided by a lender, including utilizing the predefined information in this determination; and automatically transmitting information regarding the approval status back to the potential borrower. Jones does not disclose the selective forwarding of a received credit application to a plurality of funding sources. Jones discloses a facsimile communication of an exception report to a single lender. Since the system of Jones communicates with a single lender, it cannot selectively forward a credit application to a plurality of funding sources.

2) Dykstra (US 5,611,052) discloses an apparatus and method for automatic credit evaluation and loan processing. The user accesses a central processing unit and then selects a desired lending institution and enters the loan application information. The central processing unit then accesses the credit bureau which has been pre-selected by the chosen lending institution and obtains a credit report for the borrower. Next, the central processing unit accesses the credit scoring model which the particular lender has pre-selected. A first stage scoring is then made based on the loan application information. Next, a second stage scoring is made based on the credit report. The two scores are then numerically totalled, and a scoring matrix for the particular lender is accessed. A loan value is assigned to the score, and the score is

compared to a cut-off level set by the particular lender. Scores falling below the cut-off level indicate a loan which has been declined. Otherwise, a loan is approved. Dykstra neither teaches nor suggests "selectively forwarding said received credit application to a plurality of funding sources." In fact, Dykstra teaches away from the selective forwarding of an application to a plurality of funding sources, and instead teaches communications with a funding source. Under Dykstra, a merchant "chooses a particular lender," i.e., a single lender.

Therefore, it is clear from the description of Jones and Dykstra, that the prior arts do not consider the possibility of: executable instruction for selectively forwarding said received credit application to a plurality of funding sources and receiving a funding decision from said plurality of funding sources, as included in claim 1; selectively forwarding, by a processor, said received credit application to a plurality of funding sources; receiving a funding decision and content from said plurality of funding sources using a communications interface, as included in claim 5; a processor configured to selectively forward said received credit application to a plurality of funding sources and a communications interface to receive at least one of a funding decision and said content from said plurality of funding sources, as included in claim 9.

5. Claims (2-4), (6-8) and (10-12) are allowed because they are dependent claims of the allowable independent claims 1, 5 and 9 above, in that order.

Conclusion

6. Claims **1-12** are allowed.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Friday from 9:00AM-5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
P.O. Box 1450
Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),
or
(571) 273-6796 (for informal or draft communication, please label
“PROPOSED” or “DRAFT”).

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Nga B. Nguyen/

Primary Examiner, Art Unit 3684

May 20, 2010